

EXHIBIT 15



July 27, 2017

Exhibit
ON

Mr. Niels French
Faith & Health Division
Memphis, Tennessee

Re: Associate, Joyce Goodwin

Dear Niels:

The Assistants on the 7th floor wish to recognize Joyce with a High-Five Award. Here is what her peers have had to say of Joyce:

Joyce Goodwin is truly an inspiration to those around her. She represents MLH with such compassion it shines through in every aspect of her daily routine. We have seen firsthand Joyce's caring approach to Associates who seek assistance through the Humanitarian Fund, and her sensitivity in aiding those Associates. Joyce's gentle demeanor puts everyone at ease and she always offers such supportive and sympathetic assistance. She is a calm presence while many are in the midst of a storm. Not a day goes by without a smile on her face; she is simply a beautiful spirit!

Please present this to Joyce and let her know she is among friends and we wish her continued joy in her capacity.